

<b>Information to identify the case:</b>			
Debtor 1	<b>Collette Anderson</b>		Social Security number or ITIN <b>xxx-xx-0942</b>
	First Name	Middle Name	Last Name
Debtor 2			EIN --_-----
(Spouse, if filing)	First Name	Middle Name	Last Name
			Social Security number or ITIN -----
			EIN --_-----
United States Bankruptcy Court	<b>Northern District of Illinois</b>		Date case filed in chapter <b>13</b> <b>7/29/19</b>
Case number: <b>19-21088</b>			Date case converted to chapter <b>7</b> <b>2/23/21</b>

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Collette Anderson	
<b>2. All other names used in the last 8 years</b>	aka Collette Anderson-Tillman	
<b>3. Address</b>	18400 Torrence Apt 5 Lansing, IL 60438	
<b>4. Debtor's attorney Name and address</b>	David M Siegel David M. Siegel & Associates 790 Chaddick Drive Wheeling, IL 60090	Contact phone 847 520-8100 Email: davidsiegelbk@gmail.com
<b>5. Bankruptcy trustee Name and address</b>	Frances Gecker 1327 W. Washington Boulevard Suite 5G-H Chicago, IL 60607	Contact phone 312-276-1400 Email: fgecker@fgllp.com

**For more information, see page 2 >**

Debtor **Collette Anderson**

Case number **19-21088**

<b>6. Bankruptcy clerk's office</b>	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays.  Contact phone 1-866-222-8029  Date: 2/24/21
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .		
<b>7. Meeting of creditors</b>	<b>March 19, 2021 at 03:00 PM</b>	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>Debtors must bring a picture ID and proof of their Social Security Number.</b>	<b>Appear by Telephone., visit: <a href="http://www.justice.gov/ust-regions-r11/region-11-northern-district-illinois">www.justice.gov/ust-regions-r11/region-11-northern-district-illinois</a></b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: 5/18/21</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Collette Anderson  
Debtor

Case No. 19-21088-TAB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: evelyn

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Date Rcvd: Feb 24, 2021

Form ID: 309A

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2021:

Recip ID	Recipient Name and Address
db	Collette Anderson, 18400 Torrence, Apt 5, Lansing, IL 60438
28052095	American Medical Response, PO Box 15339, Portland, OR 97293-5339
28052096	+ American Profit Recove, 34505 W 12 Mile Rd Ste 3, Farmington Hills, MI 48331-3258
28052100	+ CEP America, 2100 Powell, Emeryville, CA 94608-1826
28176600	+ City of Calumet City, Municipal Collections of America Inc, 3348 Ridge Road, Lansing, IL 60438-3291
28052101	City of Chicago Dept. of Revenue, Camera Enforcement Violation, PO Box 88292, Chicago, IL 60680-1292
28052102	+ City of Chicago Parking, Department of Finance, P. O. Box 6330, Chicago, IL 60680-6330
28056897	D&D Management, Munster, IN 46321
28052107	+ Gerber Collision Glass, 16100 Suntone Dr, South Holland, IL 60473-1241
28052108	Illinois Department of Human Servics, Cash Management Unit, PO Box 19407, Springfield, IL 62794-9407
28258822	+ Illinois Department of Human Services, IL Attorney General, 100 W. Randolph St., 13th Fl., Chicago, IL 60601-3222
28052110	+ Municipal Collection Services, PO Box 666, Lansing, IL 60438-0666
28052112	+ Secretary of State, Attn: Bankruptcy Department, PO Box 7848, Madison, WI 53707-7848
28052113	Secretary of State License Renewal, 3701 Winchester Road, Springfield, IL 62707-9700
28052114	+ Stanislaus Credit Control, 914 14th St., POB 480, Modesto, CA 95354-1011
28052117	The Illinois Tollway, 2700 West Ogden Avenue, Downers Grove, IL 60515-1703
28052109	+ The Illinois Tollway, PO Box 5544, Chicago, IL 60680-5491
28052118	Toyota Motor Credit, 111 W 22nd St, Oakbrook, IL 60521
28178052	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
28052119	+ Us Auto Fin, 824 N. Market Street, Wilmington, DE 19801-3024
28052120	Village of Hazel Crest Photo Enforc, Dept. 0125, PO Box 5905, Carol Stream, IL 60197-5905
28176608	+ Village of Lansing, Municipal Collections of America Inc, 3348 Ridge Road, Lansing, IL 60438-3291
28052121	+ Village of Matteson, Police Department, 20500 S Cicero Ave, Matteson, IL 60443-1646

TOTAL: 23

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: davidsiegelbk@gmail.com	Feb 25 2021 00:22:00	David M Siegel, David M. Siegel & Associates, 790 Chaddick Drive, Wheeling, IL 60090
tr	Email/Text: frances.gecker@txitrustee.com	Feb 25 2021 00:23:00	Frances Gecker, 1327 W. Washington Boulevard, Suite 5G-H, Chicago, IL 60607
28052097	+ EDI: PHINHARRIS	Feb 25 2021 02:58:00	Arnold Scott Harris, P.C., 111 W. Jackson Blvd. Ste. 600, Chicago, IL 60604-3517
28052099	EDI: WFNNB.COM	Feb 25 2021 02:58:00	CB/Roomplace, PO Box 182789, Columbus, OH 43218-2789
28140622	+ EDI: PHINHARRIS	Feb 25 2021 02:58:00	City of Chicago Department of Finance, c/o Arnold Scott Harris, 111 W. Jackson Ste. 600, Chicago, IL 60604-3517
28617160	+ EDI: LCIFULLSRV	Feb 25 2021 02:58:00	Comcast, Bankruptcy Department, PO Box 1931, Burlingame, CA 94011-1931

District/off: 0752-1

User: evelyn

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28052103	EDI: WFNNB.COM	Feb 25 2021 02:58:00	Comenity Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
28052104	+ Email/Text: electronicbkydocs@nelnet.net	Feb 25 2021 00:24:00	Dept Of Ed/582/nelnet, Po Box 82561, Lincoln, NE 68501-2561
28052106	EDI: BLUESTEM	Feb 25 2021 02:58:00	FINGERHUT/WEBBANK, 6250 Ridgewood Rd., Saint Cloud, MN 56303-0820
28052105	EDI: BLUESTEM	Feb 25 2021 02:58:00	Fingerhut, PO Box 1250, Saint Cloud, MN 56395-1250
28246162	Email/Text: Bankruptcy.Notices@pnc.com	Feb 25 2021 00:23:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
28256491	EDI: PRA.COM	Feb 25 2021 02:58:00	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
28256498	EDI: PRA.COM	Feb 25 2021 02:58:00	Portfolio Recovery Associates, LLC, c/o The Roomplace, POB 41067, Norfolk VA 23541
28256560	EDI: PRA.COM	Feb 25 2021 02:58:00	Portfolio Recovery Associates, LLC, c/o Walmart, POB 41067, Norfolk VA 23541
28052111	+ EDI: PRA.COM	Feb 25 2021 02:58:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
28052115	+ EDI: RMSC.COM	Feb 25 2021 02:58:00	SYNCB/NTWK, PO Box 965036, Orlando, FL 32896-5036
28052116	EDI: RMSC.COM	Feb 25 2021 02:58:00	SYNCB/WALMART, PO Box 965024, Orlando, FL 32896-5024
28052122	Email/Text: bankruptcytn@wakeassoc.com	Feb 25 2021 00:23:00	Wakefield & Associates, Inc., PO Box 50250, Knoxville, TN 37950-0250

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
28294082	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
28052098	##	Bay Area Credit Service, Bankruptcy Dept., 1901 W 10th Street, Antioch, CA 94509-1380

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2021 at the address(es) listed below:

District/off: 0752-1

User: evelyn

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Date Rcvd: Feb 24, 2021

Form ID: 309A

Total Noticed: 41

Name	Email Address
David M Siegel	on behalf of Debtor 1 Collette Anderson davidsiegelbk@gmail.com R41057@notify.bestcase.com;johnellmannlaw@gmail.com
Frances Gecker	fgecker@fgllp.com fgecker@ecf.axosfs.com;csmith@fgllp.com;fgecker@iq7technology.com;ecf.alert+Gecker@titlexi.com
Marilyn O Marshall	courtdocs@chi13.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov

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